APPLICANT CHECKLIST FOR 1-4 FAMILY HOMES MORTGAGES

To expedite the application process, please submit the following documents in this checklist.

- **Employment Payroll Stubs.** Submit copies of your last two months of employment payroll stubs.
- **Personal Income Tax Returns.** All applicants must submit complete copies of your Federal Income Tax Returns for the past two years.
- **W-2s.** Provide copies of your W2s for the past two years.
- **Business Income Tax Returns.** If you are self-employed, submit copies of your business Federal Income Tax Returns for the past two years.
- **Personal Financial Statement.** If you are self-employed submit a current Financial Statement prepared and signed by an accountant.
- **Business Profit and Loss (Income Statement) & Business Balance Sheet.** If you are self-employed, submit these documents prepared and signed by an accountant.
- **Additional income.** If you wish to have any additional income considered as a basis for repaying the obligation, provide evidence of any additional income (i.e.: interest or dividend income provide statements; rental property income-provider leases; alimony or child support- provide a copy of agreement; etc.)
- **Bank statements.** Submit copies of bank statements for the past three months.
- **Sales Contract.** If you are purchasing property, submit an executed copy of the sales contract.
- **Deposit Letter.** If this mortgage loan is for a purchase, submit a Deposit Letter from your real estate officer or the attorney holding the down payment check. The letter must be on the realtor’s or attorney’s letterhead. Along with a copy of down payment check and complete bank statement showing check clearing.
- **Proof of Residency.** If you are not a citizen of the United States, submit proof of residency (i.e.: green card or naturalization Document).
- **ITIN Applicant.** Check here if you are applying using an ITIN.